



*Living Well*

*February is Wise Health Consumer Month*

## HOW TO BE A WISE HEALTH CARE CONSUMER

*With the rising costs of health care and the complexities of health care treatment, we are put in a position of having to be extremely mindful of our options and advocate on our own behalf for the best outcome.*

### Select the Right Physician

With so many doctors around, how do you find the best one for you? Most insurance plans provide a listing of covered physicians and their specialties either through a written directory or on-line site. Determine if the doctor is accepting new patients and then consider the following:

- Are there any complaints filed against the doctor on record with the State Medical Society?
- Is the doctor recommended by anyone you know?
- Will you have access to all of your medical records?
- Are there convenient hours, including evenings and weekends?
- Is the office located in an area that is convenient with plenty of parking or bus transportation?
- Does the hospital(s) at which the doctor has admitting privileges meet the requirements of both your insurance and your convenience?
- Does the doctor talk pleasantly, listen attentively and respond appropriately?
- Does the doctor offer lab work or other services in the office?
- Are flexible payment schedules offered?
- Does the doctor publish a fee schedule?
- What are the doctor's views on medication?
- How long is the wait for a first appointment?

### Evaluate Your Course of Treatment

Every doctor visit, prescription and treatment plan presents you with choices and responsibilities. Here are common problems you may run into as well as some tips to remedy the situation.

#### ■ **The treatment isn't working.**

Maybe it's the wrong treatment for you. Or, maybe you're taking the right treatment in the wrong way. In any case, your doctor needs to know. Ask him/her to clarify the treatment directions, or to suggest any available treatment alternatives.

#### ■ **The side effects seem worse than the cure.**

Is your medication causing adverse side effects on your health or well-being? Are you cutting back on your prescriptions as a result? Perhaps the dosage can be changed or there's a different medication you can take that's just as effective without side effects. Don't stay mum about it; your health may suffer.

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[www.symmetryeap.org](http://www.symmetryeap.org)

■ **The hospital bill looks wrong.**

By checking your hospital bill, you have an opportunity to fix any errors and perhaps trim your out-of-pocket costs. If you feel your insurance plan has erred in denying coverage, give the company a call. If a hospital charge seems out of line, ask your health plan to look into it.

■ **You're considering a "miracle" treatment.**

The Internet is full of products that sound too good to be true, and are. Even television ads aren't always to be trusted. Be skeptical of "secret formulas," "scientific breakthroughs," "amazing results," and money-back guarantees. Consult your doctor first.

■ **A diagnosis or treatment recommendation makes you uneasy.**

Don't rush into important health decisions. Usually there will be enough time to carefully examine your options. Ask your doctor to explain things in a language that you understand and to provide you with clear options. Question his/her diagnosis or treatment recommendation. Make sure you know all of the alternatives as well as the risks and benefits. Consider pursuing a second opinion for peace of mind.

■ **You feel out of control in your care.**

Feeling overwhelmed usually has to do with a lack of knowledge. To learn more about your condition and how to manage it, contact a respected non-profit group, such as the American Cancer Society or the American Heart Association, to request information. Go to reputable online sites or ask your doctor for brochures.

## Use the Internet as a Resource - Not an Authority

There is an overwhelming amount of health information available online but exercise caution when doing independent research. Who is paying for the information you are seeing? The ads that support a site may indicate a bias toward their own products or services. Check when the information was posted to make sure it is current, and don't forget to discuss what you have learned with your doctor.

## Good Health Begins With You

Taking good care of your health will improve the quality of your life.

- Make important lifestyle changes such as quitting smoking, eating better, limiting alcohol use, and exercising regularly. If you need support, reach out to your physician, family, friends, or your EAP.
- Prevention is key. Early detection is critical. Follow recommended guidelines, get regular medical checkups, and schedule the health screenings appropriate for your age or family history.

For more information about health care or advice on other work/life issues, contact SYMMETRY at (414) 256-4800 or (800) 236-7905 for confidential assistance.



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